

IN THE CLAIMS

1. (currently amended) A method of analyzing the success of a marketing campaign by using a targeting engine, campaign results and an original campaign database, said method comprising the steps of:

embedding within the targeting engine a plurality of analytic models including marketing and risk models;

using the targeting engine to determine a sequential order for combining the models;

combining the ~~using the plurality of analytic~~ models embedded within the targeting engine in the determined sequential order to derive a list of user defined dimensions for generating the marketing campaign, the user defined dimensions include marketing defined dimensions and risk defined dimensions;

profiling results of the marketing campaign against the marketing defined dimensions and the risk defined dimensions; and

assigning a score to the results of the marketing campaign based on the marketing defined dimensions and the risk defined dimensions.

2. (original) A method according to Claim 1 wherein said step of profiling results of the marketing campaign further comprises the step of comparing accounts targeted by the marketing campaign against those accounts not targeted by the marketing campaign.

3. (original) A method according to Claim 2 wherein said step of comparing accounts targeted by the marketing campaign against those accounts not targeted by the marketing campaign further comprises the step of selecting the differences between targeted and non-targeted accounts.

4. (original) A method according to Claim 1 wherein said step of profiling results of the marketing campaign further comprises the step of ensuring that the marketing campaign is reaching a targeted population base.

5. (previously presented) A method according to Claim 1 wherein said step of profiling results of the marketing campaign further comprises the step of capturing graphically, clusters of data built using statistical procedures.

6. (original) A method according to Claim 1 wherein said step of profiling results of the marketing campaign further comprises the step of using the user defined dimensions and the campaign result to construct a gains chart.

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7. (original) A method according to Claim 1 wherein said step of assigning a score to the results of the marketing campaign further comprises the step of rank ordering user defined segments.

8. (original) A method according to Claim 7 wherein said step of rank ordering user defined segments further comprises the step of showing where the model works best.

9. (original) A method according to Claim 7 wherein said step of rank ordering user defined segments further comprises the step of showing where the model performance needs to be addressed.

10. (cancelled)

11. (currently amended) A system configured to analyze success of a marketing campaign, said system comprising:

a customer database comprising campaign results and an original campaign database;

a graphical user interface for presentation of campaign analysis data; and

a plurality of analytic models including marketing and risk models embedded within a targeting engine;

said system configured to determine a sequential order for combining the models,
combine the models in the determined sequential order ~~generate a marketing campaign by using~~
~~said plurality of analytic models embedded within said targeting engine~~ to derive a list of user
defined dimensions including marketing defined dimensions and risk defined dimensions for
generating a marketing campaign, profile results of the marketing campaign against said
marketing defined dimensions and said risk defined dimensions, and assign a score to the results
of the marketing campaign based on said marketing defined dimensions and said risk defined
dimensions.

12. (cancelled)

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13. (previously presented) A system according to Claim 11 further configured to
compare accounts targeted by the marketing campaign against those accounts not targeted by the
marketing campaign.

14. (original) A system according to Claim 13 further configured to select differences
between targeted and non-targeted accounts.

15. (previously presented) A system according to Claim 11 further configured to ensure
that the marketing campaign is reaching a targeted population base.

16. (previously presented) A system according to Claim 11 further configured to capture
graphically, clusters of data built using statistical procedures.

17. (previously presented) A system according to Claim 11 further configured to
construct gains charts from user defined models and campaign results.

18. (previously presented) A system according to Claim 11 further configured to rank
order user defined segments.

19. (original) A system according to Claim 18 further configured to show where the
model works best.

20. (original) A system according to Claim 18 further configured to show where the model performance needs to be addressed.

21. (previously presented) A method according to Claim 1 wherein said step of profiling results of the marketing campaign against the list of user defined dimensions further comprises:

comparing the results of the marketing campaign against the marketing defined dimensions and the risk defined dimensions; and

using the targeting engine to generate gains charts based on the comparison of the marketing campaign results against the marketing defined dimensions and the risk defined dimensions.

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Cont'd
22. (currently amended) A method according to Claim 1 wherein said step of embedding within the targeting engine a plurality of analytic models including marketing and risk models further comprises embedding within the targeting engine a plurality of analytic models including marketing and risk models, the marketing models include ~~at least one of~~ a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model.

23. (currently amended) A method according to Claim 1 wherein said step of embedding within the targeting engine a plurality of analytic models including marketing and risk models further comprises embedding within the targeting engine a plurality of analytic models including marketing and risk models, the risk models include ~~at least one of~~ a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model.

24. (previously presented) A system according to Claim 11 wherein said system is further configured to:

compare the results of the marketing campaign against said marketing defined dimensions and said risk defined dimensions; and

utilize said targeting engine to generate gains charts based on the comparison of the marketing campaign results against said marketing defined dimensions and said risk defined dimensions.

C1
Cont'd
25. (currently amended) A system according to Claim 11 wherein said marketing models comprise ~~at least one of~~ a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model.

26. (currently amended) A system according to Claim 11 wherein said risk models comprise ~~at least one of~~ a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model.
